

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**Lamontico Mezzrow Melvin and Aisha
Ghennet Bell Melvin**

Case No. 10-82180

a/k/a Lamantico M Melvin, Aisha Ghennet Bell,
Aisha Ghennet Melvin, Aisha Bell, Aisha G Bell
Melvin

S.S. Nos.: xxx-xx-2621 and xxx-xx-3751

Mailing Address: 780 S. Buckeye Drive, Raeford, NC 28376-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on November 30, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: December 17, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 11/19/10

Lastname-SS#: Melvin-2621

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Hoke County Taxes	5	House & Lot

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
Festiva Resorts	Time Share
Festiva Management	Time Share

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
Hoke County Taxes	5		**
			**
			**
			**
			**
Chase Home Mortgage	1	\$1,990	**
Fort Bragg FCU	4	\$886	**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
None	

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Chase Home Mortgage	4	\$633	N/A	n/a	\$633.00	1st DOT House & Lot
Fort Bragg FCU	4	\$222	N/A	n/a	\$222.00	2nd DOT House & Lot
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS @ FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
None			5.00			
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS @ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Santander Consumer USA	6	\$10,276	5.00	\$85	\$218.04	2003 Cadillac Escalade
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)

Law Offices of John T. Orcutt, P.C. \$2,800

SECURED TAXES

IRS Tax Liens

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

IRS Taxes

State Taxes

Personal Property Taxes \$216

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%) Int. % Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED Amount**

DMI= \$191 \$11,460

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ \$1,431 per month for 60 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 3.97 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD (DeSardi Version 1/12/10) © LOFTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

Please pay out equity above exemptions in the amount of \$12,100 to unsecured priority and then general unsecured creditors.

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum
Kaelyn McCollum

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	CAC Corp 2601 NW Expressway Suite 1000 East Oklahoma City, OK 73112-7236
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	AFA Protective Systems, Inc. 155 Michael Drive Syosset, NY 11791	Capital One Bank Post Office Box 30285 Salt Lake City, UT 84130-0285
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	American Express Post Office Box 981535 El Paso, TX 79998-1535	Capital One Bank Attn: Bankruptcy Department Post Office Box 85167 Richmond, VA 23285-5167
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	American General Financial Services 5353 Red Tip Road Suite 109 Fayetteville, NC 28314-1567	Chase Home Mortgage P.O. Box 78420 Attn: Managing Agent Phoenix, CA 85052-8420
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	American Medical Collection Agency 2269 South Saw Mill River Road Building 3 Elmsford, NY 10523	Childcare Network c/o JGRHM&ASSC 4108 Park Road Suite 409 Charlotte, NC 28209
Experian P.O. Box 2002 Allen, TX 75013-2002	Bank of America Post Office Box 15027 Wilmington, DE 19850-5027	Citibank Post Office Box 6500 Sioux Falls, SD 57117-6500
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Beneficial c/o HSBC Post Office Box 17904 San Diego, CA 92177	Citifinancial 3950 Regent Boulevard S2A-283 Irving, TX 75063-2244
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Best Buy c/o Household Retail Services Post Office Box 15521 Wilmington, DE 19850-5521	Consumer Credit Counseling Post Office Box 2009 Fayetteville, NC 28302-2009
Internal Revenue Service (ED)** Post Office Box 7346 Philadelphia, PA 19101-7346	Bullard Furniture 4901 Morganton Road Fayetteville, NC 28314-1591	Credit Bureau of Greensboro Post Office Box 26140 Greensboro, NC 27402-0040

Credit Collection Services Two Wells Avenue Dept. 587 Newton Center, MA 02459	Fort Bragg Federal Credit Union Attn: Collection Department Post Office Box 70240 Fort Bragg, NC 28307-0240	North Carolina Dept of Revenue Post Office Box 1168 Raleigh, NC 27602-1168
Credit Management, LP 4200 International Parkway Carrollton, TX 75007-1906	Fort Bragg Federal Credit Union Attn: Managing Agent Post Office Box 70240 Fort Bragg, NC 28307-0240	North Carolina Employment Security Commission Post Office Box 26504 Raleigh, NC 27611-6504
Cumberland County Tax Collector Post Office Box 449 Fayetteville, NC 28302-0449	Gold's Gym c/o National Fitness Financial 1645 East Highway 193 Suite 100 Layton, UT 84040	Quest Diagnostics 1901 Sulphur Spring Road Halethorpe, MD 21227
Cumberland Family Practice Post Office Box 1647 Etowah, NC 28729-1647	Hoke County Tax Collector Post Office Box 217 Raeford, NC 28376-0217	Sallie Mae Post Office Box 9500 Wilkes Barre, PA 18773-9500
Dr. Ngozika Daka DMD, PA 4155 Ferncreek Drive Suite 101 Fayetteville, NC 28314	Internal Revenue Service Post Office Box 21126 Philadelphia, PA 19114-0326	Santander Consumer USA Attn: Managing Agent Post Office Box 560284 Dallas, TX 75356-0284
DirecTV Post Office Box 6550 Greenwood Village, CO 80155-6550	NCO Financial 2675 Breckinridge Boulevard Duluth, GA 30096	Smith Debnam Narron Drake Sai & Myers, L.L.P. P.O. Box 26268 Raleigh, NC 27611
Discover Card Services Post Office Box 30943 Salt Lake City, UT 84130	NCO Financial Systems, Inc. Post Office Box 15760 Dept 07 Wilmington, DE 19850-5760	Sports Illustrated Post Office Box 60001 Tampa, FL 33660-0001
Festiva Management Group Ellington II One Vance Gap Road Asheville, NC 28805	NCO Financial Systems, Inc. Post Office Box 15630 Dept 03 Wilmington, DE 19850	Sylvan Learning Center c/o National Enterprise Systems 29125 Solon Road Solon, OH 44139-3442
Festiva Resorts Post Office Box 29352 Phoenix, AZ 85038-9352	North Carolina Department of Revenue c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000	Tate & Kirlin Associates 2810 Southhampton Road Philadelphia, PA 19154

The Children's Place Plan
PO Box 653054
Dallas, TX 75265-3054

Verizon Wireless
3 Verizon Place
Mail Code #3B1
Alpharetta, GA 30004

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Victoria's Secret
c/o WFNNB
Post Office Box 182125
Columbus, OH 43218-2125

Time Warner Cable
101 Innovation Avenue
Suite 100
Morrisville, NC 27560-8586

XKD - Fayetteville World Gym Member
16969 Texas Avenue
Suite 500
Webster, TX 77598

United Collection Bureau, Inc.
5620 Southwyck Boulevard
Suite 206
Toledo, OH 43614-1501

United Recovery Systems, Inc.
5800 North Course Drive
Houston, TX 77072-1613

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

US Department of Education
Direct Loan Servicing Center
Post Office Box 5609
Greenville, TX 75403-5609

US Department of Education
Post Office Box 5202
Greenville, TX 75403-5202

US Department of Education
Post Office Box 13328
Richmond, VA 23225-0328